

Vitality Terms and Conditions

Your Vitality Programme terms and conditions explained

This document contains the terms and conditions for the **Vitality Programme**, as well as **VitalityLife's Optimiser**, and how we determine your **Vitality Status**.

Vitality Corporate Services Limited provides you with access to the *Vitality Programme*.

In these terms and conditions, *we*, *us* and *our* each means Vitality Corporate Services Limited. *You* and *your* each means the *planholder*, unless stated otherwise. *We* have put some other words in italics. These words have the same meaning as given in the Definitions section of *your plan* provisions.

Your plan schedule will indicate whether *your plan* includes *Vitality Plus* or *Vitality Select*. This document will refer to both *Vitality Plus* and *Vitality Select* as *Vitality Benefits*.

Please read this document together with *your VitalityLife plan* provisions.

What is the Vitality Programme?

The *person covered* has access to the *Vitality Programme* in accordance with these terms and conditions.

This includes activities and health partner discounts to help participants get and stay healthy for less. All adults covered by the *plan* are eligible for access to discounts. The *Vitality Programme* is only available to those who are over the age of 18.

Vitality Benefits (*Vitality Plus* and *Vitality Select*) provide the *person covered* with access to a number of additional health and reward partners under the *Vitality Programme*. Access to the *Vitality Programme* is subject to you paying the applicable fee for *Vitality Benefits* and meeting the minimum *plan* premium requirements that applied when you took out *Vitality Benefits*. If you meet these requirements you can choose to include *Vitality Benefits* on *your plan* from the *plan's start date*.

By completing activities under the *Vitality Programme*, the *person covered* will earn Vitality points.

The Vitality points earned allow them to achieve a **Vitality Status**. There are four **Vitality Statuses**:



Vitality Status	Effort threshold
Bronze	The <i>person covered</i> starts at this level on their <i>plan's start date</i> , or when they are added to the <i>plan</i> . The <i>person covered</i> may return to this level on each anniversary of their <i>plan</i> , depending on the <i>Vitality Programme</i> rules at that time.
Silver	The <i>person covered</i> will be able to achieve Silver Status between <i>plan</i> anniversaries if they make a moderate but regular effort to look after their health through the <i>Vitality Programme</i> .
Gold	The <i>person covered</i> will be able to achieve Gold Status between <i>plan</i> anniversaries if they make a strong and regular effort to look after their health through the <i>Vitality Programme</i> .
Platinum	The <i>person covered</i> will be able to achieve Platinum Status between <i>plan</i> anniversaries if they make a very strong and regular effort to look after their health through the <i>Vitality Programme</i> .

The *Vitality Programme* gives the *person covered* a range of rewards and discounts to keep them motivated. The higher their *Vitality Status*, the bigger the rewards and the higher the discounts they will receive. The participant's *Vitality Status* could also affect the premium you pay in relation to *your plan*. The extent to which this is the case is set out in *your plan schedule* and *plan provisions*.

In order to access the *Vitality Programme*, a separate fee for *Vitality Benefits* is payable to us. Visit vitalitylife.co.uk/terms to find the fees for *Vitality Benefits*. You will only pay one fee regardless of how many *plans* with *Vitality Benefits* you have. The fee will be charged on *your first plan* which includes *Vitality Benefits*.

This fee may be subject to change to reflect an increase in the cost to us of providing *Vitality Benefits*. We will tell you about any change to the fee in writing at least six weeks in advance.

If you are not satisfied with the change in the fee, you may cancel your *Vitality Benefits*. If you have Optimiser and you cancel *Vitality Benefits*; Optimiser will also be removed from your *plan*. Please refer to the provisions described in the section below, 'Can I cancel Vitality Benefits?', or to your *plan* provisions document for more information about Optimiser.

The Vitality commitment

The *Vitality Programme* will give you access to discounts and rewards for the duration of your *plan*. Because your *plan* could last many years, the discounts and rewards offered to you may need to be revised from time to time. The discounts and rewards offered will also depend on relationships with third party providers and the range of services these providers offer.

Each discount and rewards partner will have its own terms and conditions; these can be found on the Vitality Member Zone. The Vitality Member Zone is a website that the *person covered* can access and which provides information on the *Vitality Programme* and our partners. It also allows the *person covered* to view their *Vitality Status*, view their Vitality points and claim

rewards from the *Vitality Programme* partners. The *person covered* can access the Vitality Member Zone at member.vitality.co.uk/Login

We may change the way we award points or the points-earning activities offered and the *Vitality Status* the *person covered* may achieve as a result. We may also change our partners from time to time and the rewards we offer. There may be instances where other aspects of the *Vitality Programme* may be significantly enhanced, changed or withdrawn and we may make these changes at any time.

These changes may occur if our partners offer additional services, become unable to maintain their levels of service to us, or where we add new or remove existing partners from the *Vitality Programme*. Changes may also be required to prevent the fraudulent use of the *Vitality Programme*.

Revisions may be required as a result of other factors beyond our control.

Unless we tell you otherwise, the limits associated with the discounts and rewards we offer will not be multiplied by the number of insurance *plans* you hold with either VitalityHealth or VitalityLife.

Not all insurance *plans* offered by the Vitality Group have the same discounts and rewards associated with them. Where you have more than one insurance *plan* with us, your discounts

and rewards will be based on the *plan* that, in our view, gives you the most comprehensive package of benefits. We will tell you about any changes to the *Vitality Programme*, including any price increases or changes to partners or rewards, at least six weeks before the changes take effect, unless we are unable to do so due to factors outside our control. There may be instances where a minimum premium may apply to access some of our partners and rewards.

If we change the way we award Vitality points we will do so with reference to clinical and/or behavioural science that evidences the changes should support healthy behaviours.

If we make a change to the way we award Vitality points, we will notify you at least three months before we make the change.

If you are not satisfied with any changes to the *Vitality Programme*, you may cancel your *Vitality Benefits* and/or your *plan*. To cancel *Vitality Benefits*, please refer to the provisions described in the section below, 'Can I cancel Vitality Benefits?'. To cancel your *plan*, please refer to your *plan* provisions. Where we do so, we will give you reasonable advance notice in writing (which will not be less than six weeks' notice). We may amend these terms and conditions without your consent. If you are not willing to accept the change and you have *Vitality Benefits*, you may cancel

Vitality Benefits or you may cancel your *plan*. To cancel your *plan*, please refer to your *plan* provisions.

How often can we change the price of partners or rewards?

1. The prices for partners and rewards can be expressed as a monetary amount, a percentage discount off a partner's standard price, a percentage cashback on the partner's standard price or as a *benefit* without a specific retail value (e.g. a cinema ticket). If we do need to increase the monetary amount or change the percentage discount, we may change them for all our VitalityLife members at the same time. Any price increases or change to a percentage discount will only occur once in any 12 month period.

Where the cost of a partner or reward is expressed as a percentage discount off a partner's standard price, or as a percentage cashback on the partner's standard price, the partner's standard price may vary any number of times. This will lead to a change in the cost for members, even if the percentage discount remains unchanged. For example, the current discount on our health screens is 50%. If the current standard price is £40, the cost to members would be £20. If the standard price was increased to £50 and the discount remained at 50%, the cost to members would be £25.

Can changes you make to your plan affect the Vitality Programme?

In order to select *Vitality Benefits*, your plan must include *Optimiser* and your plan premium must exceed our minimum plan premium requirements.

Your plan premium will define which *Vitality Benefits* your plan includes. If your plan premium exceeds our *Vitality Plus* minimum premium requirement, your plan will include *Vitality Plus*. If your plan premium is below this minimum premium requirement, your plan will include *Vitality Select*.

If you make a change to your plan which results in the plan premium falling below the *Vitality Plus* minimum plan premium requirement that applied when you took out *Vitality Plus*, we will replace *Vitality Plus* with *Vitality Select*.

If a person covered is added to the plan, the *Vitality Status* thresholds will be increased to reflect the fact that an additional member can now earn *Vitality* points (this may alter the actual *Vitality Status* of both members). This person covered can immediately take part in the *Vitality Programme* activities and earn *Vitality* points.

If a person is removed from a *joint life plan*, they will no longer be able to access *Vitality Programme* partners and will not be entitled to any share of rewards they may have earned had they not been removed, subject to the notice period of any relevant partner or reward.

Also, all *Vitality* points they have earned will be removed and *Vitality Status* thresholds will be reduced accordingly. This may result in a change in *Vitality Status* for the remaining person covered. There will be no refund/reward in respect of any *Vitality Programme* activities or *Vitality* points earned once the person covered is removed from the plan.

If your plan includes *Vitality Benefits* (this will be indicated in your plan schedule), and if you later remove *Optimiser*, *Vitality Benefits* will also be removed from your plan. You may also not be able to add *Optimiser* to your plan again after it has been removed.

For more information about *Optimiser*, see Section 'How *Vitality* rewards you for being healthy' in your plan provisions.

Your anniversary for your *Vitality Programme* will align to your *VitalityHealth plan* anniversary, if you have one in force, even if you have an active *VitalityLife plan*.

Cancelling Vitality

Access to the *Vitality Programme* will be cancelled on the date on which all your plans with *Vitality Benefits* are terminated. Where a person covered is removed from a *joint life plan*, their access to the *Vitality Programme* will be cancelled from that date.

If you are cancelling a plan because you are replacing it with a new plan, then you will retain your *Vitality Status*.

We may also cancel the *Vitality Programme* if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to the *Vitality Programme* or if we are required to do so by any law or regulation of England and Wales.

Can I cancel Vitality Benefits?

You can cancel *Vitality Benefits* at any time but you need to give us 30 days' notice before you do so. If you have a *joint life plan*, *Vitality Benefits* will be cancelled for both people.

If you have chosen *Optimiser* (this will be indicated in your plan schedule), and if you cancel *Vitality Benefits*, *Optimiser* will also be removed from your plan and your plan premiums will change as described in the Section 'Changing your covers' of your plan provisions. For more information about *Optimiser*, see the Section 'How *Vitality* rewards you for being healthy' of your plan provisions.

Once *Vitality Benefits* have been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward.

If you cancel *Vitality Benefits*, you cannot apply to add it to your plan again.

There will be no refund/reward in respect of any *Vitality Benefit* activities or *Vitality* points earned once your *Vitality Benefits* have been cancelled.

Can we cancel Vitality Benefits?

If you have a plan which includes *Vitality Benefits*, we may change or cancel your *Vitality Benefits* where you make a change to your plan and the plan premium falls below the respective minimum plan premium requirement that applied when you took out your plan.

If you do not pay your fee for *Vitality Benefits* by the due date, we will cancel your *Vitality Benefits*. If all outstanding fees are paid to us within three months we will reinstate your *Vitality Benefits*.

We can also cancel *Vitality Benefits* if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to *Vitality Benefits* or if we are required to do so by any law or regulation of England and Wales. As a result, if you have *Optimiser*, this may also be removed from your plan and your plan premiums will change as described in Section 'Changing your covers' of your plan provisions.

Once *Vitality Benefits* have been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward.



Find out more.

For more information please speak to your adviser or visit our website vitality.co.uk/life

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